

## REMARKS

### Status of case

Claims 1-23 are currently pending in this case.

### Rejections under 35 U.S.C. §103

Claims 1-23 were rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 6,169,890 (hereinafter “Vatanen”) in view of U.S. Patent No. 6,553,219 (hereinafter “Vilander”). Applicants believe that the claims, as currently presented, are patentable over the cited references. The Vatanen reference teaches a mobile telephone system for carrying out financial transactions. As noted by the Office Action, the Vatanen reference fails to teach or suggest a first location memory device, a second location memory device, a matching device, or an authentication device. The Vilander reference teaches a method of authenticating a mobile wireless terminal 9 in a mobile telecommunications network. The Office Action states that the Vilander reference disclose a matching device and an authentication device See col. 2, lines 35-53, col. 3, lines 43-60, and col. 5, lines 15-43. Specifically, col. 5, lines 15-43 discloses Radio Network Controller (RNC) 6 as a matching device, and Internet Service Provider (ISP) 11 as an authentication device corresponding to those of the present invention. RNC 6 is provided with database 12, which has a first field containing country code/operator ID pairs, whilst a second field contains ISP IP addresses associated with respective pairs of the first field. RNC 6, when receiving an International Mobile Identity (IMI) from mobile terminal 9, examines database 12 to identify an ISP IP address corresponding to a country/code operator ID pair of the IMI. Once the ISP IP address has been determined, RNC 6 sends an authentication request to that IP address via the Internet. ISP 11, upon receipt of the request, authenticates a user of mobile terminal 9 and returns an authorization response to RNC 6.

In contrast to the cited references, one aspect of the invention, as claimed in claims 1-23, relate to an authentication system and method, wherein user authentication is performed by comparing location information of a receiving terminal, which has received a transaction request from a user, and location information of a mobile communication terminal of a user. If a user is authenticated, the transaction request is determined to be valid. See claim 1 (“a matching device for obtaining from said first location memory storage device location information of a receiving terminal which has received a transaction request from a user, and for obtaining from said second

location memory storage device location information of a mobile communication terminal of the user, and for comparing the location information of the receiving terminal and the location information of the mobile communication terminal of the user”; “an authentication device for determining a validity of said transaction request based upon a comparison result obtained from said matching device”); claim 9 (“a matching device for reading location information of a receiving terminal, which has received a transaction request from a user, from said first location storing device by using identification information of the receiving terminal as a key, for reading location information of a mobile communication terminal of the user from said second location storing device by using identification information of the user as a key, and for comparing the location information of the receiving terminal and the location information of the mobile communication terminal of the user”; “an authentication device for determining authenticity of said user based upon a comparison result obtained from said matching device”); claim 15 (“a step for comparing the location information of said receiving terminal obtained in said first location information obtaining step with the location information of said mobile communication terminal obtained in said second location finding step” and “a step for determining validity of the transaction request based upon the comparison result obtained in said matching step”); claim 19 (“a step of comparing said read location information of the receiving terminal with said read location information of the mobile communication terminal” and “an authentication step of determining authenticity of said user based upon the comparison result obtained in said matching step”); claim 21 (“a match process for comparing the location information of said receiving terminal obtained in said first location information obtaining process with the location information of said mobile communication terminal obtained in said second location information obtaining process” and “an authentication process for determining authenticity of said user based upon said comparison result obtained in the match process”); claim 22 (“a process for comparing said read location information of the receiving terminal with said read location information of the mobile communication terminal” and “a authentication process for determining authenticity of said user based upon said comparison result obtained in the comparing process”)

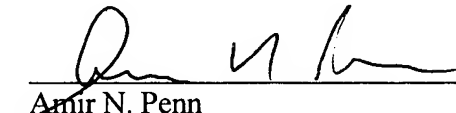
In contrast, Vatanen and Vilander do not teach or even suggest the authentication process, including a process of authenticating a user on the basis of a comparison by a matching device. The Office Action relies on the Vilander reference to teach the authentication process. However, the Vilander reference fails to teach the invention as claimed. Specifically, in the

Vilander reference, the ISP IP address is relied on in the office action as corresponding to a comparison result of the matching device of the present invention. However, the ISP IP address is not used in the authentication process performed in ISP 11. The ISP IP address is used only for sending an authentication request to ISP 11. Instead, authentication in the Vilander reference is performed by an "authentication certificate." *See* col. 3, lines 27-35; *see also* col. 5, lines 25-33. Accordingly, it follows that the invention, as currently claimed with the recited comparing limitation, is not taught or suggested by Vilander. Therefore, the claims are patentable over the cited art.

### CONCLUSION

Applicants submit claims 1-23 for reconsideration. Should there be any remaining formalities, the Examiner is invited to contact the undersigned attorneys for the Applicants via telephone if such communication would expedite this application.

Respectfully submitted,

  
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